

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

FEIN, SUCH, KAHN & SHEPARD, P.C.

Counsellors at Law

7 Century Drive - Suite 201

Parsippany, New Jersey 07054

(973) 538-9300

Attorneys for Secured Creditor

Select Portfolio Servicing, Inc., as
servicer for Towd Point Mortgage Trust

2019-SJ2, U.S. Bank National

Association, as Indenture Trustee

R.A. LEBRON, ESQ.

SPS2163

bankruptcy@fskslaw.com



Order Filed on November 4, 2021
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

In Re:

WILFRED A. MILLS

Debtor(s).

Case No.: 21-12677 SLM

Adv. No.:

Hearing Date: September 22, 2021

Judge: Honorable Stacey L. Meisel

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following page(s) is hereby **ORDERED**.

DATED: November 4, 2021

A handwritten signature in cursive script that reads "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

(Page 2)

Debtor(s): WILFRED A. MILLS

Case No: 21-12677 SLM

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

Upon the Objection of **FEIN, SUCH, KAHN & SHEPARD, P.C.**, Attorneys for the Secured Creditor, Select Portfolio Servicing, Inc., as servicer for Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee, as to certain real property known as **84 HILLSIDE TERRACE, IRVINGTON, NJ 07111** as set forth in the papers, and for good cause shown;

ORDERED AS FOLLOWS:

1. The total debt balance of the secured claim of Select Portfolio Servicing, Inc., as servicer for Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee, secured creditor, shall be paid in full through the Chapter 13 plan.

2. The claim is identified on the Claims Registry as claim no. 3.

3. The Secured Creditor shall file an amended proof of claim consistent with the following:

- a. Principal Balance: \$28,162.21
- b. Interest: \$5,016.13
- c. Fees: \$26.84
- d. Subtotal (as of 03/31/2021): \$33,205.18
- e. Interest over Declining balance \$6.5%): \$4,899.36
- f. Subtotal: \$38,104.54
- g. Less post-petition funds received: \$1,074.00
- h. Total: \$37,030.54*

(Page 3)

Debtor(s): WILFRED A. MILLS

Case No: 21-12677 SLM

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

*The amount to be paid inside the Plan is \$37,030.54.

4. Should the Debtor dispute the amount of the claim and believe the amount calculated is not consistent with the terms of this Order, the Debtor retains the right to challenge the claim pursuant to D.N.J. LBR 3007-1.

5. The Debtor shall maintain prompt payment for adequate hazard insurance coverage and list secured creditor as a loss payee until completion of the chapter 13 plan and receipt of discharge. Said payments shall be made through the first mortgage, if applicable, or directly to the insurance company.

6. The Debtor shall maintain prompt payment for property taxes with said payments to be made through the first mortgage, if applicable, or directly to the township, city or municipality.

7. The treatment of this claim is conditioned upon successful completion of the Chapter 13 plan and receipt of bankruptcy discharge.

8. The treatment of this claim shall be void upon dismissal or conversion of the Chapter 13 case.

9. If the Chapter 13 case is dismissed or converted, the secured claim shall be reinstated in full with appropriate interest and other applicable and appropriate fees, costs, etc.

(Page 4)

Debtor(s): WILFRED A. MILLS

Case No: 21-12677 SLM

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

10. This Order shall be incorporated in and become a part of any Order Confirming plan in the herein matter.

11. The Movant shall serve this Order on the Debtor, any Trustee and other party who entered an appearance on the Objection.

In re:
Wilfred A Mills
Debtor

Case No. 21-12677-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 04, 2021

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2021:

Recip ID	Recipient Name and Address
db	+ Wilfred A Mills, 84 Hillside Terrace, Irvington, NJ 07111-1512

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BY PASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CSMC 2017-RPL2 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee bankruptcy@fskslaw.com
Scott E. Tanne	on behalf of Debtor Wilfred A Mills ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5